



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [SANTANDER HOLDINGS USA, INC.](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [146,590,340](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SANTANDER HOLDINGS USA, INC.](#)

[75 STATE STREET](#)

[BOSTON, MA 02109](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	148,035,288			148,072,928			149,555,399			142,439,833			131,555,538																	
Net income (\$000)	747,047			-126,678			-840,364			753,169			707,404																	
Number of BHCs in peer group	133			123			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	4.39	2.67	96	4.32	2.94	94	4.26	2.77	96	4.55	3.01	95	4.86	3.08	95															
+ Non-interest income	3.17	1.13	93	2.74	1.12	91	2.62	1.21	89	2.61	1.32	87	2.46	1.31	87															
- Overhead expense	4.18	2.28	97	4.46	2.68	92	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95															
- Provision for credit losses	0.21	-0.12	91	3.02	0.88	95	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97															
+ Securities gains (losses)	0.03	0.01	81	0.03	0.03	74	0.02	0.02	62	0	0.01	61	0	0	26															
+ Other tax equivalent adjustments	0.01	0	96	0.03	0	96	0.06	0	98	0.07	0	96	0.05	0	98															
= Pretax net operating income (tax equivalent)	3.22	1.78	96	-0.36	0.64	13	-0.44	1.04	6	1.15	1.56	19	1.16	1.57	16															
Net operating income	2.02	1.36	90	-0.34	0.48	13	-0.56	0.81	6	0.53	1.19	9	0.54	1.24	5															
Net income	2.02	1.35	90	-0.34	0.48	13	-0.56	0.82	6	0.53	1.19	9	0.54	1.24	5															
Net income (Subchapter S adjusted)				1.78			0.78			1.18			1.17			1.42														
Percent of Average Earning Assets																														
Interest income (tax equivalent)	5.46	3.18	96	6.16	4.09	95	5.68	3.55	96	6.54	4.41	96	6.62	4.24	95															
Interest expense	0.86	0.29	94	1.52	0.85	89	1.17	0.52	92	1.66	1.08	85	1.41	0.86	88															
Net interest income (tax equivalent)	4.60	2.88	96	4.64	3.24	94	4.51	3.01	96	4.88	3.33	95	5.22	3.38	95															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	1.18	0.16	96	2.87	0.27	97	1.75	0.27	95	2.75	0.21	97	2.87	0.22	96															
Earnings coverage of net loan and lease losses (X)	4.62	25.70	18	1.42	17.23	15	1.23	22.91	10	1.50	24.40	7	1.54	21.75	10															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	7.86	1.49	97	7.12	1.32	97	7.97	1.58	97	3.93	0.83	98	4.48	0.90	98															
Allowance for loan and lease losses / Total loans and leases	7.81	1.47	97	7.04	1.30	97	7.78	1.55	97	3.87	0.81	98	4.41	0.89	98															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.58	0.70	91	2.19	0.63	95	1.87	0.71	93	2.38	0.57	96	2.62	0.61	96															
30–89 days past due loans and leases / Total loans and leases	1.88	0.33	97	3.50	0.52	98	2.67	0.39	98	3.79	0.43	98	4.04	0.44	98															
Liquidity and Funding																														
Net noncore funding dependence	38.55	-0.51	96	53	14.37	95	40.19	3.20	93	52.06	14.45	95	49.08	16.62	95															
Net short-term noncore funding dependence	-6.90	-6.88	47	0.83	4.94	31	-8.43	-4.76	31	3.71	3.38	42	-0.48	4.66	20															
Net loans and leases / Total assets	57.62	60.99	34	57.52	64.23	20	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31															
Capitalization																														
Tier 1 leverage ratio	14.20	9.15	97	12.65	9.43	95	13.77	9.13	96	13.13	9.76	94	14.03	9.71	96															
Holding company equity capital / Total assets	13.95	10.72	90	13.60	11.64	75	13.31	11.16	80	14.73	12.43	77	15.69	12.22	85															
Total equity capital (including minority interest) / Total assets	14.97	10.85	94	14.61	11.80	85	14.23	11.29	88	16.32	12.57	88	17.58	12.27	94															
Common equity tier 1 capital / Total risk-weighted assets	17	12.57	90	14.25	11.64	86	15.94	12.38	89	14.63	12.17	83	15.53	12.12	85															
Net loans and leases / Equity capital (X)	4.13	5.73	17	4.23	5.59	20	4.38	5.58	24	4.11	5.21	24	3.97	5.29	20															
Cash dividends / Net income	0	23.13	6		81.34			42.30		53.11	33.12	84	59.51	27.31	93															
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36																
Growth Rates																														
Assets	-3.65	16.49	2	9.49	11.31	55	-0.04	16.68	7	10.22	9.26	66	5.72	7	58															
Equity capital	-1.19	9.13	4	-4.09	5.70	11	-9.69	6.99	6	3.50	10.49	29	0.45	7.89	23															
Net loans and leases	-3.48	7.22	20	1.08	9.91	13	-3.82	9.07	11	7.16	9.10	59	6.40	7.89	50															
Noncore funding	-22.78	-25.09	58	14.79	16.35	52	-15.79	-12.18	48	16.45	6.59	73	13.28	10.67	62															
Parent Company Ratios																														
Short-term debt / Equity capital	5.90	0.52	93	0.52	0.88	77	3.12	0.77	85	5.08	1.02	86	4.44	1.14	84															
Long-term debt / Equity capital	45.98	11.33	90	45.44	12.46	87	50.85	13.56	89	40.38	13.04	84	35.06	13.37	82															
Equity investment in subsidiaries / Equity capital	99.15	102.85	26	106.64	103.91	71	99.40	102.81	28	106.14	103.22	69	104.72	103.10	61															
Cash from ops + noncash items + op expense / Op expense + dividends	110.10	98.58	55	43.45	176.81	14	109.54	147.24	33	101.83	190.27	16	100.25	174.91	16															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,857,066	1,967,814	7,617,831	8,050,834	7,513,188	-5.63	0.38
Income from lease financing receivables.....	8,720	11,066	40,942	56,867	41,424	-21.20	-19.33
Fully taxable income on loans and leases.....	1,858,538	1,968,150	7,620,067	8,064,475	7,514,773	-5.57	-0.05
Tax-exempt income on loans and leases.....	7,248	10,730	38,706	43,226	39,839	-32.45	451.60
Estimated tax benefit on income on loans and leases.....	6,343	12,082	12,721	26,698	37,285	-47.50	-39.35
Income on loans and leases (tax equivalent).....	1,872,129	1,990,962	7,671,494	8,134,399	7,591,897	-5.97	0.05
Investment interest income (tax equivalent).....	51,539	93,782	288,509	353,028	366,551	-45.04	-59.99
Interest on balances due from depository institutions.....	4,964	23,722	42,336	134,085	105,841	-79.07	-33.78
Interest income on other earning assets.....	2,694	14,769	32,394	64,712	50,624	-81.76	-74.42
Total interest income (tax equivalent).....	1,931,326	2,123,235	8,034,733	8,686,224	8,114,913	-9.04	-4.30
Interest on time deposits of \$250K or more	1,312	3,384	8,804	13,728	10,782	-61.23	
Interest on time deposits < \$250K.....	8,430	30,124	79,205	127,200	67,865	-72.02	
Interest on foreign office deposits	218	11,844	20,913	56,562	28,415	-98.16	-25.85
Interest on other deposits	19,764	82,876	180,836	376,260	281,591	-76.15	-58.41
Interest on other borrowings and trading liabilities.....	275,851	395,768	1,371,040	1,631,978	1,320,177	-30.30	1.68
Interest on subordinated debt and mandatory convertible securities	0	2	4	1,885	15,372	-100.00	-100.00
Total interest expense.....	305,575	523,998	1,660,802	2,207,613	1,724,202	-41.68	-13.55
Net interest income (tax equivalent).....	1,625,751	1,599,237	6,373,931	6,478,611	6,390,711	1.66	-2.34
Non-interest income.....	1,174,614	1,014,193	3,918,592	3,712,549	3,240,827	15.82	106.32
Adjusted operating income (tax equivalent)	2,800,365	2,613,430	10,292,523	10,191,160	9,631,538	7.15	25.35
Overhead expense.....	1,548,428	1,650,398	8,255,103	6,366,505	5,818,874	-6.18	28.43
Provision for credit losses.....	76,067	1,117,907	2,824,937	2,290,832	2,352,793		-91.13
Securities gains (losses)	10,071	10,639	32,651	6,630	-5,363	-5.34	-61.88
Other tax equivalent adjustments	5,384	12,337	92,490	101,748	68,625	-56.36	
Pretax net operating income (tax equivalent).....	1,191,059	-131,813	-661,691	1,642,574	1,523,043		616.01
Applicable income taxes	286,829	-33,362	-110,645	472,199	425,900		338.60
Tax equivalent adjustments	11,727	24,464	105,257	128,558	106,108	-52.06	-26.24
Applicable income taxes (tax equivalent).....	298,556	-8,898	-5,388	600,757	532,008		267.25
Minority interest	145,456	3,763	184,061	288,648	283,631	3765.43	104.08
Net income before discontinued operations, net of minority interest	747,047	-126,678	-840,364	753,169	707,404		5322.42
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	747,047	-126,678	-840,364	753,169	707,404		5322.42
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	892,503	-122,915	-656,303	1,041,817	991,035		949.36
Investment securities income (tax equivalent).....	51,539	93,782	288,509	353,028	366,551	-45.04	-59.99
US Treasury and agency securities (excluding mortgage-backed securities)	600	15,664	27,293	65,836	28,164	-96.17	-83.03
Mortgage-backed securities	49,740	76,613	255,223	270,688	324,432	-35.08	-30.40
All other securities	1,199	1,505	5,993	16,504	13,955	-20.33	-97.77
Cash dividends declared.....	0	125,000	125,000	400,000	420,950	-100.00	-100.00
Common	0	125,000	125,000	400,000	410,000	-100.00	
Preferred.....	0	0	0	0	10,950		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	5.22	2.96	96	5.74	3.72	95	5.37	3.27	96	6.10	4	96	6.17	3.87	95
Less: Interest expense	0.83	0.27	94	1.42	0.78	90	1.11	0.48	92	1.55	0.98	86	1.31	0.79	87
Equals: Net interest income (tax equivalent)	4.39	2.67	96	4.32	2.94	94	4.26	2.77	96	4.55	3.01	95	4.86	3.08	95
Plus: Non-interest income	3.17	1.13	93	2.74	1.12	91	2.62	1.21	89	2.61	1.32	87	2.46	1.31	87
Equals: adjusted operating income (tax equivalent)	7.57	3.87	95	7.06	4.12	95	6.88	4.04	95	7.15	4.41	93	7.32	4.46	94
Less: Overhead expense	4.18	2.28	97	4.46	2.68	92	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95
Less: Provision for credit losses	0.21	-0.12	91	3.02	0.88	95	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.01	81	0.03	0.03	74	0.02	0.02	62	0	0.01	61	0	0	25
Plus: other tax equivalent adjustments	0.01	0	96	0.03	0	96	0.06	0	98	0.07	0	96	0.05	0	98
Equals: Pretax net operating income (tax equivalent)	3.22	1.78	96	-0.36	0.64	13	-0.44	1.04	6	1.15	1.56	19	1.16	1.57	16
Less: Applicable income taxes (tax equivalent)	0.81	0.40	96	-0.02	0.16	13	0	0.23	6	0.42	0.36	69	0.40	0.33	68
Less: Minority interest	0.39	0	97	0.01	0	92	0.12	0	96	0.20	0	98	0.22	0	99
Equals: Net operating income	2.02	1.36	90	-0.34	0.48	13	-0.56	0.81	6	0.53	1.19	9	0.54	1.24	5
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	2.02	1.35	90	-0.34	0.48	13	-0.56	0.82	6	0.53	1.19	9	0.54	1.24	5
Memo: Net income (last four quarters)	0.02	1.07	1	0.32	0.98	10	-0.56	0.82	6	0.53	1.19	8	0.54	1.24	5
Net income—BHC and noncontrolling (minority) interest	2.41	1.37	94	-0.33	0.49	13	-0.44	0.83	6	0.73	1.20	11	0.75	1.25	9
Margin Analysis															
Average earning assets / Average assets	95.52	93.08	80	93.16	91.24	68	94.54	92.32	75	93.19	91.05	71	93.12	91.48	69
Average interest-bearing funds / Average assets	66.79	62.97	69	70.32	66.92	70	68.47	64.06	72	68.64	65.57	67	66.04	65.56	56
Interest income (tax equivalent) / Average earning assets	5.46	3.18	96	6.16	4.09	95	5.68	3.55	96	6.54	4.41	96	6.62	4.24	95
Interest expense / Average earning assets	0.86	0.29	94	1.52	0.85	89	1.17	0.52	92	1.66	1.08	85	1.41	0.86	88
Net interest income (tax equivalent) / Average earning assets	4.60	2.88	96	4.64	3.24	94	4.51	3.01	96	4.88	3.33	95	5.22	3.38	95
Yield or Cost															
Total loans and leases (tax equivalent)	8.01	4.05	96	8.46	4.74	95	8.06	4.27	96	8.81	5.09	96	8.89	4.95	95
Interest-bearing bank balances	0.17	0.10	93	1.07	1.16	52	0.43	0.27	87	2	2.04	43	1.82	1.64	66
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets	0	0.39	54	0	0.75	50	0	0.60	47	0.01	0.99	44	0.02	1.11	41
Total earning assets	5.45	3.15	97	6.12	4.05	95	5.67	3.51	96	6.52	4.36	96	6.59	4.20	95
Investment securities (tax equivalent)	1.26	1.84	12	2.26	2.60	22	1.78	2.25	18	2.29	2.76	10	2.30	2.68	20
US Treasury and agency securities (excluding mortgage-backed securities)	1.18	1.30	44	2.53	2.31	65	2.40	1.75	84	1.78	2.32	16	1.59	2.05	17
Mortgage-backed securities	1.20	1.60	15	2.23	2.49	19	1.67	2.05	19	2.22	2.61	10	2.41	2.50	42
All other securities	1.04	2.93	6	3.17	3.62	41	2.71	3.24	28	4.86	4.06	81	3.40	4.20	37
Interest-bearing deposits	0.22	0.26	50	0.99	0.90	61	0.55	0.53	57	1.16	1.10	57	0.84	0.81	61
Time deposits of \$250K or more	1.14	0.82	77	1.83	1.83	47	1.32	1.42	39	1.56	1.96	20	1.52	1.44	58
Time deposits < \$250K	1.19	0.78	84	1.76	1.69	57	1.62	1.36	68	1.95	1.82	54	1.49	1.29	62
Other domestic deposits	0.16	0.17	55	0.84	0.71	71	0.42	0.36	68	1.02	0.93	59	0.77	0.67	67
Foreign deposits	0.09	0.13	55	0.98	0.79	64	0.62	0.42	78	1.05	1.19	46	0.66	0.97	40
Federal funds purchased and repos	0.08	0.18	37	0.42	1.14	13	0.19	0.62	11	0.34	1.86	12	0.43	1.51	16
Other borrowed funds and trading liabilities	2.39	1.38	86	3.03	1.90	89	2.70	1.50	90	3.41	2.38	89	3.29	2.28	90
All interest-bearing funds	1.24	0.42	94	2.01	1.15	91	1.62	0.74	93	2.26	1.49	85	1.98	1.19	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	1,174,614		1,014,193		3,918,592		3,712,549		3,240,827						
Fiduciary activities income	57,620		52,400		206,967		173,275		164,302						
Service charges on deposit accounts - domestic	33,012		41,498		139,481		174,063		170,633						
Trading revenue.....	920		3,377		41,381		35,661		40,400						
Investment banking fees and commissions.....	90,524		61,916		257,253		226,053		187,029						
Insurance activities revenue.....	5		443		1,152		2,115		3,085						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	12,617		15,050		43,071		75,381		116,748						
Net securitization income	23,305		-1,274		-49,403		-2,963		-38,286						
Net gains (losses) on sales of loans, OREO, other assets.....	93,587		-28,580		-159,276		-221,188		-130,782						
Other non-interest income.....	863,024		869,363		3,437,966		3,250,152		2,727,698						
Total overhead expenses	1,548,428		1,650,398		8,255,103		6,366,505		5,818,874						
Personnel expense.....	465,448		489,192		1,892,642		1,943,354		1,797,750						
Net occupancy expense.....	131,238		114,836		497,933		471,676		461,736						
Goodwill impairment losses	0		0		1,848,228		0		0						
Amortization expenses and impairment loss (other intangible assets).....	47,085		41,881		176,411		175,049		235,601						
Other operating expenses.....	904,657		1,004,489		3,839,889		3,776,426		3,323,787						
Fee income on mutual funds and annuities.....	9,708		1,544		37,930		6,444		5,751						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	14,968		16,476		15,196		16,629		16,589						
Average personnel expense per employee.....	31.10		29.69		124.55		116.87		108.37						
Average assets per employee.....	9,890.12		8,987.19		9,841.76		8,565.75		7,930.29						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.83	2.10	36	0.15	2.64	23	0.97	2.02	42	0.17	2.72	24	0.18	3.08	21
Overhead expenses / Net Interest Income + non-interest income	55.42	59.31	31	63.45	63.90	55	80.30	62.28	89	62.64	61.29	61	60.65	60.88	52
Percent of Average Assets															
Total overhead expense	4.18	2.28	97	4.46	2.68	92	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95
Personnel expense.....	1.26	1.28	50	1.32	1.36	48	1.27	1.30	50	1.36	1.41	45	1.37	1.44	39
Net occupancy expense.....	0.35	0.24	91	0.31	0.27	66	0.33	0.26	80	0.33	0.28	70	0.35	0.28	73
Other operating expenses.....	2.57	0.73	98	2.83	0.98	94	3.92	0.94	96	2.77	0.97	98	2.71	0.97	97
Overhead less non-interest income	1.01	1.10	41	1.72	1.47	72	2.90	1.25	93	1.86	1.32	83	1.96	1.38	87
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.29	58.69	32	63.15	63.38	57	80.20	61.82	89	62.47	60.64	63	60.41	60.37	52
Personnel expense.....	16.62	33.28	3	18.72	33.17	3	18.39	32.36	3	19.07	32.39	4	18.67	32.51	4
Net occupancy expense.....	4.69	6.42	24	4.39	6.75	14	4.84	6.58	22	4.63	6.52	15	4.79	6.48	16
Other operating expenses.....	33.99	18.45	94	40.04	22.88	91	56.98	22.28	93	38.77	21.20	91	36.96	20.90	94
Total non-interest income	41.95	28.42	81	38.81	26.40	81	38.07	28.83	74	36.43	29.23	69	33.65	28.50	67
Fiduciary activities income	2.06	2.15	54	2.01	2.03	57	2.01	2.09	57	1.70	1.97	56	1.71	2.14	53
Service charges on domestic deposit accounts	1.18	3.21	17	1.59	3.92	18	1.36	3.27	19	1.71	3.88	24	1.77	4.15	26
Trading revenue.....	0.03	0.97	48	0.13	1.58	53	0.40	1.28	55	0.35	1.18	50	0.42	0.85	58
Investment banking fees and commissions.....	3.23	2.51	74	2.37	2.81	62	2.50	2.46	66	2.22	3.54	59	1.94	3.42	53
Insurance activities revenue.....	0	0.38	24	0.02	0.40	40	0.01	0.41	32	0.02	0.47	37	0.03	0.47	42
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.45	0.99	58	0.58	-0.41	81	0.42	0.01	79	0.74	0.28	81	1.21	0.65	78
Net securitization income	0.83	0.01	98	-0.05	0.01	1	-0.48	0	0	-0.03	0.01	0	-0.40	0.01	0
Net gain (loss) - sales of loans, OREO, and other assets	3.34	3.74	54	-1.09	1.88	8	-1.55	3.92	2	-2.17	1.86	2	-1.36	1.61	2
Other non-interest income.....	30.82	8.65	95	33.27	9.85	94	33.40	9.65	96	31.89	10.04	94	28.32	9.86	95
Overhead less non-interest income	13.35	29.66	13	24.34	36.23	18	42.13	31.93	77	26.04	31.06	31	26.77	31.46	32
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.08	21.04	79		17.54			18.63		28.75	20.56	94	27.96	19.04	97
Applicable income tax + TE / Pretax net operating income + TE	25.07	22.74	76		22.86			21.18		36.57	23.23	94	34.93	21.56	97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	26,052,537	30,502,379	26,824,942	30,931,695	32,546,854	-14.59	-16.35	
Commercial and industrial loans	15,869,228	16,412,930	16,107,829	16,093,133	16,766,759	-3.31	-20.59	
Loans to individuals	41,650,119	39,078,173	43,278,897	39,031,068	32,349,532	6.58	42.03	
Loans to depository institutions and acceptances of other banks	67,002	67,364	101,010	45,007	48,721	-0.54	34.00	
Agricultural loans	18	1,063	305	1,094	2,360	-98.31	-98.72	
Other loans and leases	7,989,145	8,072,731	8,046,395	8,023,666	6,614,920	-1.04	154.97	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	91,628,049	94,134,640	94,359,378	94,125,663	88,329,146	-2.66	9.55	
Less: Allowance for loan and lease losses	7,160,155	6,623,735	7,338,493	3,646,189	3,897,130	8.10	105.72	
Net loans and leases	84,467,894	87,510,905	87,020,885	90,479,474	84,432,016	-3.48	5.38	
Debt securities that reprice or mature in over 1 year	15,343,174	14,305,529	15,514,107	14,510,579	12,598,256	7.25	-13.40	
Mutual funds and equity securities	13,013	12,849	13,115	12,696	10,995	1.28	21.76	
Subtotal	99,824,081	101,829,283	102,548,107	105,002,749	97,041,267	-1.97	1.98	
Interest-bearing bank balances	11,565,658	10,925,805	12,432,701	6,798,456	6,586,524	5.86	97.95	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,904,569	2,366,706	1,304,067	3,767,976	1,785,411	-19.53	-32.11	
Trading assets	766,329	1,202,361	1,030,291	447,166	312,377	-36.26	78.82	
Total earning assets	114,060,637	116,324,155	117,315,166	116,016,347	105,725,579	-1.95	6.64	
Non-interest-bearing cash and due from depository institutions	901,756	957,735	938,579	845,916	1,204,069	-5.84	18.52	
Premises, fixed assets, and leases	1,017,496	1,118,355	1,009,086	1,143,212	506,660	-9.02	88.77	
Other real estate owned	24,909	61,450	29,799	66,828	107,868	-59.46	-32.64	
Investment in unconsolidated subsidiaries	106,049	135,193	123,831	139,853	149,450	-21.56	-49.51	
Intangible and other assets	30,479,493	33,547,672	30,016,215	31,287,321	27,940,659	-9.15	35.37	
Total assets	146,590,340	152,144,560	149,432,676	149,499,477	135,634,285	-3.65	11.88	
Quarterly average assets	148,035,288	148,072,928	146,975,372	147,774,560	134,521,420	-0.03	15.16	
Average loans and leases (YTD)	93,454,605	94,173,748	95,222,858	92,308,648	85,381,068	-0.76	12.46	
Memoranda								
Loans held-for-sale	568,693	1,128,794	2,226,196	1,420,223	1,283,278	-49.62	-77.64	
Loans not held-for-sale	91,059,356	93,005,846	92,133,182	92,705,440	87,045,868	-2.09	12.29	
Real estate loans secured by 1–4 family	10,273,628	12,425,244	10,929,644	12,852,202	14,404,117	-17.32	-18.17	
Commercial real estate loans	15,623,001	15,878,315	15,732,975	15,857,686	15,787,511	-1.61	-15.96	
Construction and land development	2,702,312	2,279,720	2,482,124	2,003,118	2,118,712	18.54	37.20	
Multifamily	8,133,431	8,528,862	8,370,840	8,593,523	8,308,929	-4.64	-12.59	
Nonfarm nonresidential	4,787,258	5,069,733	4,880,011	5,261,045	5,359,870	-5.57	-34.56	
Real estate loans secured by farmland	393	463	411	480	1,494	-15.12	-74.98	
Total investment securities	17,260,756	16,685,084	16,831,289	18,291,251	14,394,662	3.45	-15.94	
U.S. Treasury securities	150,688	2,430,668	170,651	4,090,936	1,804,745	-93.80	-56.91	
US agency securities (excluding mortgage-backed securities)	53,096	66,884	58,946	75,174	109,654	-20.61	-74.41	
Municipal securities	0	7	1	9	16	-100.00	-100.00	
Mortgage-backed securities	16,584,198	13,984,008	16,337,626	13,909,496	11,981,956	18.59	-0.54	
Asset-backed securities	234,186	62,820	95,234	63,226	327,183	272.79	-85.72	
Other debt securities	225,575	127,848	155,716	139,714	160,113	76.44	-86.15	
Mutual funds and equity securities	13,013	12,849	13,115	12,696	10,995	1.28	21.76	
Available-for-sale securities	11,465,868	12,282,620	11,313,489	14,339,758	11,632,987	-6.65	-44.16	
U.S. Treasury securities	150,688	2,430,668	170,651	4,090,936	1,804,745	-93.80	-56.91	
US agency securities (excluding mortgage-backed securities)	53,096	66,884	58,946	75,174	109,654	-20.61	-74.41	
Municipal securities	0	7	1	9	16	-100.00	-100.00	
Mortgage-backed securities	10,931,807	9,594,393	10,877,782	9,970,699	9,231,276	13.94	-34.44	
Asset-backed securities	104,702	62,820	50,393	63,226	327,183	66.67	-93.62	
Other debt securities	225,575	127,848	155,716	139,714	160,113	76.44	-86.15	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	57,127	116,488	173,244	18,430	-74,631	-50.96		
Available-for-sale securities appreciation (depreciation)	10,450	255,628	177,107	-7,588	-301,329	-95.91	-88.75	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	3,697,959	7,456,369	3,483,920	7,494,561	6,565,518	-50.41	-50.76	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	10,694,386	7,897,210	9,190,291	6,959,073	6,562,244	35.42	117.82
NOW, ATS and transaction accounts	6,523,499	4,392,822	6,313,870	3,900,015	3,271,702	48.50	59.86
Time deposits less brokered deposits < \$250K	176,663	2,687,045	1,171,690	3,349,213	3,963,255	-93.43	
MMDA and other savings accounts	48,794,536	39,782,696	50,339,548	38,887,663	36,780,671	22.65	26.77
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	66,189,084	54,759,773	67,015,399	53,095,964	50,577,872	20.87	34.04
Time deposits of \$250K or more	403,428	699,499	516,339	776,107	909,270	-42.33	
Foreign deposits	5,379,974	9,916,675	5,808,354	8,935,064	8,689,810	-45.75	1034.24
Federal funds purchased and repos	319,897	433,170	323,398	407,477	277,430	-26.15	-36.67
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	125,000	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	3,228,406	9,276,993	2,005,789	8,515,235	4,904,477	-65.20	-76.02
Other borrowings w/remaining maturity over 1 year	40,247,363	43,773,412	44,235,465	42,212,213	39,897,324	-8.06	10.85
Brokered deposits < \$250K	2,387,188	3,195,161	1,950,858	4,424,143	1,371,060	-25.29	
Noncore funding	51,966,256	67,294,910	54,965,203	65,270,239	56,049,371	-22.78	-10.90
Trading liabilities	683,322	1,125,020	962,842	390,548	238,266	-39.26	129.92
Subordinated notes and debentures + trust preferred securities	11	284	11	602	166,876	-96.13	-100.00
Other liabilities	5,811,001	6,740,600	5,226,509	6,343,294	4,754,668	-13.79	145.23
Total liabilities	124,649,674	129,920,587	128,169,964	125,100,647	111,787,053	-4.06	12.04
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	-100.00
Common stock	0	0	0	0	0	0	
Common surplus	17,875,938	17,870,442	17,876,818	17,954,441	17,815,874	0.03	21.47
Retained earnings	2,590,812	2,557,302	1,843,765	4,155,226	3,783,405	1.31	9.71
Accumulated other comprehensive income	-17,599	266,981	166,295	-88,207	-321,652		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	20,449,151	20,694,725	19,886,878	22,021,460	21,277,627	-1.19	18.57
Noncontrolling (minority) interest in subsidiaries	1,491,515	1,529,248	1,375,834	2,377,370	2,569,605	-2.47	-40.79
Total equity capital, including minority interest	21,940,666	22,223,973	21,262,712	24,398,830	23,847,232	-1.27	11.00
Total liabilities and capital	146,590,340	152,144,560	149,432,676	149,499,477	135,634,285	-3.65	11.88
Memoranda							
Non-interest-bearing deposits	20,276,332	16,953,981	22,110,400	15,232,574	14,729,373	19.60	127.06
Interest-bearing deposits	54,083,342	51,617,127	53,180,550	51,998,704	46,818,639	4.78	11.51
Total deposits	74,359,674	68,571,108	75,290,950	67,231,278	61,548,012	8.44	29.48
Long-term debt that reprices within 1 year	10,048,504	16,650,547	14,246,529	15,091,755	14,743,687	-39.65	-48.63
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	19,886,878	22,021,460	22,021,460	21,277,627	21,182,696		
Accounting restatements	0	-1,784,410	-1,784,410	62,082	-5,402		
Net income	747,047	-126,678	-840,364	753,169	707,404		
Net sale of new perpetual preferred stock	0	0	0	0	-200,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	7,859		
Less: Dividends declared	0	125,000	125,000	400,000	420,950		
Change in other comprehensive income	-183,894	355,188	254,502	233,445	-84,546		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-880	354,165	360,690	95,137	90,566		
Holding company equity capital, ending balance	20,449,151	20,694,725	19,886,878	22,021,460	21,277,627		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	17.77	36.10	14	20.05	38.37	19	17.95	36.22	17	20.69	37.78	21	24	37.19	25
Commercial and industrial loans	10.83	13.88	35	10.79	12.73	41	10.78	13.52	34	10.76	12.02	45	12.36	12.85	51
Loans to individuals	28.41	3.42	96	25.68	3.84	95	28.96	3.40	96	26.11	4.20	95	23.85	4.31	94
Loans to depository institutions and acceptances of other banks	0.05	0.02	87	0.04	0.03	82	0.07	0.03	86	0.03	0.04	79	0.04	0.05	78
Agricultural loans.....	0	0.19	21	0	0.20	25	0	0.19	22	0	0.24	26	0	0.30	27
Other loans and leases.....	5.45	4.29	66	5.31	4.96	59	5.38	4.63	62	5.37	5.01	57	4.88	5	57
Net loans and leases.....	57.62	60.99	34	57.52	64.23	20	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31
Debt securities over 1 year.....	10.47	16.70	25	9.40	14.63	20	10.38	15.55	27	9.71	14.60	19	9.29	14.63	21
Mutual funds and equity securities	0.01	0.06	41	0.01	0.05	41	0.01	0.05	40	0.01	0.06	40	0.01	0.06	40
Subtotal	68.10	78.43	14	66.93	80.12	12	68.62	78.16	15	70.24	79.65	16	71.55	79.97	18
Interest-bearing bank balances	7.89	9.08	44	7.18	4.14	79	8.32	7.51	57	4.55	3.06	72	4.86	3.04	78
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.30	1.59	53	1.56	1.72	61	0.87	1.68	37	2.52	1.91	70	1.32	1.96	55
Trading assets	0.52	0.56	70	0.79	1.27	62	0.69	1.01	65	0.30	1.19	57	0.23	1.33	63
Total earning assets.....	77.81	91.48	0	76.46	89.78	1	78.51	91.05	0	77.60	89.53	3	77.95	89.74	1
Non-interest cash and due from depository institutions.....	0.62	1	21	0.63	1.12	16	0.63	1.07	17	0.57	1.14	14	0.89	1.21	27
Other real estate owned.....	0.02	0.02	61	0.04	0.03	69	0.02	0.02	61	0.04	0.03	72	0.08	0.04	81
All other assets.....	21.58	7.44	99	22.91	9.05	98	20.86	7.82	99	21.83	9.27	96	21.16	8.98	98
Memoranda															
Short-term investments	9.19	11.92	40	8.74	7.73	67	9.19	11.17	48	7.07	7.63	64	6.17	7.80	61
U.S. Treasury securities.....	0.10	0.98	43	1.60	0.86	75	0.11	0.84	51	2.74	1.03	78	1.33	1.04	65
US agency securities (excluding mortgage-backed securities)	0.04	0.73	26	0.04	0.51	35	0.04	0.63	28	0.05	0.54	35	0.08	0.69	32
Municipal securities	0	1.77	7	0	1.44	16	0	1.69	16	0	1.34	15	0	1.62	14
Mortgage-backed securities	11.31	12.38	47	9.19	11.43	34	10.93	11.75	47	9.30	11.44	35	8.83	11.13	39
Asset-backed securities	0.16	0.35	65	0.04	0.27	59	0.06	0.32	62	0.04	0.28	60	0.24	0.33	69
Other debt securities	0.15	0.46	47	0.08	0.39	47	0.10	0.42	47	0.09	0.39	50	0.12	0.41	54
Loans held-for-sale.....	0.39	0.46	60	0.74	0.40	76	1.49	0.52	86	0.95	0.39	82	0.95	0.30	89
Loans held for investment	62.12	61.15	49	61.13	64.43	28	61.66	61.72	41	62.01	63.50	34	64.18	63.93	36
Real estate loans secured by 1–4 family	7.01	11.69	29	8.17	13.18	31	7.31	11.91	31	8.60	13.29	30	10.62	13.46	36
Revolving	2.56	1.51	70	2.90	2.02	66	2.63	1.66	69	3	2.07	67	3.73	2.27	72
Closed-end, secured by first liens	4.40	9.76	24	5.20	10.62	27	4.62	9.81	26	5.52	10.69	27	6.76	10.57	31
Closed-end, secured by junior liens	0.05	0.21	26	0.07	0.28	27	0.06	0.22	27	0.08	0.28	30	0.13	0.31	35
Commercial real estate loans	10.66	22.27	20	10.44	23.11	24	10.53	22.22	24	10.61	22.23	26	11.64	21.58	29
Construction and land development	1.84	3.32	34	1.50	3.46	30	1.66	3.40	31	1.34	3.44	30	1.56	3.51	32
Multifamily.....	5.55	3.21	80	5.61	3.23	80	5.60	3.12	82	5.75	3.01	82	6.13	2.72	87
Nonfarm nonresidential	3.27	14.77	11	3.33	15.32	16	3.27	14.72	14	3.52	14.69	18	3.95	14.44	17
Real estate loans secured by farmland.....	0	0.33	18	0	0.35	20	0	0.33	18	0	0.36	20	0	0.41	21

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	28.43	57.91	11	32.40	57.83	16	28.43	57.15	13	32.86	57.46	16	36.85	56.49	21
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	11.21	19.43	26	13.20	20.44	26	11.58	19.43	25	13.65	20.75	29	16.31	21.10	29
Real estate loans secured by 1–4 family.....	4.09	2.45	75	4.69	3.09	71	4.17	2.64	71	4.76	3.15	70	5.73	3.50	76
Revolving	7.12	16.76	18	8.51	17.13	21	7.41	16.59	19	8.89	17.39	20	10.58	17.39	26
Closed-end.....	17.05	35.36	21	16.87	34.31	25	16.67	34.63	21	16.85	33.52	23	17.87	32.14	27
Commercial real estate loans	2.95	5.29	32	2.42	5.12	33	2.63	5.26	31	2.13	5.09	29	2.40	5.20	31
Construction and land development.....	0.07	1.05	17	0.05	0.98	19	0.06	0.93	16	0.06	0.94	22	0.06	1.02	22
1–4 family.....	2.88	4.21	37	2.37	4	34	2.58	4.19	33	2.07	4.02	33	2.34	4.05	35
Other.....	8.88	5.08	82	9.06	4.90	85	8.87	4.96	83	9.13	4.69	85	9.41	4.10	89
Multifamily.....	5.22	23.47	9	5.39	22.69	11	5.17	22.93	10	5.59	22.15	11	6.07	21.40	14
Nonfarm nonresidential	1.49	7.93	11	1.50	7.70	16	1.50	7.68	14	1.57	7.72	17	1.86	8.03	18
Owner-occupied.....	3.73	15.25	8	3.89	14.76	12	3.67	14.95	9	4.02	14.34	11	4.20	13.38	15
Other.....	0	0.56	18	0	0.53	20	0	0.54	18	0	0.55	20	0	0.63	21
Real estate loans secured by farmland.....	0.07	0.03	86	0.07	0.08	82	0.11	0.06	86	0.05	0.11	77	0.06	0.12	74
Loans to depository institutions and acceptances of other banks.....	17.32	23.16	29	17.44	20.31	46	17.07	22.17	32	17.10	19.53	47	18.98	20.32	49
Commercial and industrial loans	45.46	6.02	96	41.51	6.48	94	45.87	6.13	95	41.47	7.13	94	36.62	7.36	93
Loans to individuals.....	0.25	0.50	68	0.37	0.71	67	0.26	0.65	67	0.41	0.81	65	0.60	1.02	70
Credit card loans.....	0	0.33	21	0	0.31	25	0	0.32	22	0	0.37	26	0	0.46	27
Agricultural loans.....	8.72	8.05	63	8.58	9.38	58	8.53	9.09	62	8.52	9.85	56	7.49	9.66	53
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	98.42	382.51	8	130.02	401.07	13	104.06	381.27	11	137.92	391.26	14	147.33	379.80	15
Real estate loans secured by 1–4 family.....	38.81	124.29	15	52.96	138.65	21	42.40	125.03	17	57.31	138.18	22	65.21	137.84	23
Revolving	14.17	16.14	53	18.81	21.22	52	15.26	17.42	52	19.99	21.26	55	22.90	23.33	56
Closed-end.....	24.64	106.79	10	34.15	115.78	16	27.14	106.14	13	37.31	115.20	16	42.30	112.79	19
Commercial real estate loans	59.02	237.40	12	67.68	240.54	17	61.03	234.65	14	70.71	229.44	18	71.47	219.72	18
Construction and land development.....	10.21	35.26	22	9.72	35.93	24	9.63	35.62	22	8.93	34.95	21	9.59	35.36	22
1–4 family.....	0.24	6.84	14	0.21	6.92	17	0.20	6.34	15	0.24	6.61	19	0.24	7.04	19
Other.....	9.97	28.01	22	9.51	27.85	26	9.43	28.16	24	8.69	27.32	25	9.35	27.26	25
Multifamily.....	30.73	34.02	58	36.35	33.54	62	32.47	32.74	62	38.32	31.04	70	37.61	27.85	75
Nonfarm nonresidential	18.09	157.71	8	21.61	159.79	12	18.93	155.06	10	23.46	152.10	13	24.26	147.22	13
Owner-occupied.....	5.17	52.99	9	6.02	54.16	14	5.50	52.37	13	6.57	53.07	16	7.45	54.89	16
Other.....	12.92	102.29	8	15.59	103.49	12	13.43	100.54	10	16.89	97.41	13	16.81	91.80	15
Real estate loans secured by farmland.....	0	3.50	18	0	3.48	19	0	3.44	17	0	3.60	19	0.01	4.02	20
Loans to depository institutions and acceptances of other banks.....	0.25	0.18	85	0.29	0.38	78	0.39	0.28	85	0.20	0.44	75	0.22	0.54	74
Commercial and industrial loans	59.95	145.22	11	69.96	132.09	26	62.48	139.91	14	71.76	122.02	28	75.90	128.82	32
Loans to individuals.....	157.34	35.91	91	166.57	40.80	95	167.88	37.47	93	174.04	43.51	95	146.44	42.67	90
Credit card loans.....	0.86	2.59	63	1.49	3.94	64	0.94	3.30	63	1.70	4.34	63	2.39	5.31	66
Agricultural loans.....	0	1.94	21	0	1.90	23	0	1.88	22	0	2.18	24	0.01	2.72	27
Other loans and leases.....	30.18	47.52	45	34.41	54.71	43	31.21	49.54	46	35.78	52.44	45	29.94	51.79	38
Supplemental															
Non-owner occupied CRE loans / Gross loans	15.73	27.81	19	15.63	27.16	23	15.34	27.32	20	15.52	26.45	24	16.37	24.79	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	54.44	185.94	12	62.71	188.67	17	56.14	183.76	15	65.15	178.57	19	65.46	167.93	21
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	59.60	243.39	11	68.73	248.20	15	61.63	240.85	14	71.72	236.10	17	72.91	225.98	16

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.19	11.92	40	8.74	7.73	67	9.19	11.17	48	7.07	7.63	64	6.17	7.80	61
Liquid assets	20.48	27.16	30	19.43	22.73	47	20.72	26.22	36	17.50	22.44	46	16.22	22.72	36
Investment securities	11.77	18.78	23	10.97	16.91	23	11.26	17.85	24	12.23	16.99	27	10.61	17.27	20
Net loans and leases	57.62	60.99	34	57.52	64.23	20	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31
Net loans, leases and standby letters of credit	58.56	61.79	35	58.61	65.22	21	59.16	62.48	33	61.57	64.84	30	63.33	65.07	31
Core deposits	45.15	73.69	6	35.99	64.18	10	44.85	70.67	10	35.52	63.09	12	37.29	62.13	13
Noncore funding	35.45	11.95	91	44.23	19.78	91	36.78	14.13	88	43.66	19.36	89	41.32	21.34	87
Time deposits of \$250K or more	0.28	1.96	5	0.46	2.95	7	0.35	2.11	8	0.52	2.94	7	0.67	2.89	11
Foreign deposits	3.67	0.34	91	6.52	0.43	93	3.89	0.36	90	5.98	0.43	93	6.41	0.47	94
Federal funds purchased and repos	0.22	1.22	35	0.28	1.77	27	0.22	1.47	32	0.27	1.94	30	0.20	1.97	26
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.22	0.60	47	0.28	0.97	39	0.22	0.54	48	0.27	0.48	48	0.20	0.54	37
Commercial paper	0	0.01	45	0	0.01	45	0.08	0.01	92	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	2.20	1.11	75	6.10	3.69	78	1.34	1.24	64	5.70	3.01	82	3.62	3.67	54
Earning assets that reprice within 1 year	44.04	38.67	62	43.91	39.59	62	46.24	39.38	68	44.15	39.29	65	41.76	40.29	52
Interest-bearing liabilities that reprice within 1 year	1.73	7.73	6	3.84	10.23	13	2.07	8.20	8	4.65	10.19	17	4.04	10.01	16
Long-term debt that reprices within 1 year	6.85	0.28	97	10.94	0.79	95	9.53	0.47	96	10.09	0.96	93	10.87	1.34	94
Net assets that reprice within 1 year	35.46	29.49	63	29.13	27.26	51	34.63	29.11	58	29.41	26.63	56	26.86	27.38	45
Other Liquidity and Funding Ratios															
Net noncore funding dependence	38.55	-0.51	96	53	14.37	95	40.19	3.20	93	52.06	14.45	95	49.08	16.62	95
Net short-term noncore funding dependence	-6.90	-6.88	47	0.83	4.94	31	-8.43	-4.76	31	3.71	3.38	42	-0.48	4.66	20
Short-term investment / Short-term noncore funding	204.64	246.74	54	94.03	77.70	69	269.83	184.19	75	73.04	77.77	61	105.94	66.46	79
Liquid assets - short-term noncore funding / Nonliquid assets	20.11	30.67	37	12.59	16.50	50	21.84	28.18	46	9.49	16.97	43	12.41	16.04	52
Net loans and leases / Total deposits	113.59	76.22	94	127.62	88.34	94	115.58	79.43	93	134.58	90.31	95	137.18	90.08	95
Net loans and leases / Core deposits	127.62	83.77	92	159.81	101.46	94	129.85	88.34	90	170.41	103.93	92	166.93	105	92
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.27	0.62	47	0.64	1.57	40	0.86	1.57	48	0.10	0.72	28	-0.41	-0.82	48
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.05	1.31	24	1.40	3.85	22	0.88	4.31	8	-0.04	1.36	8	-1.66	-1.98	57
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	33.50	12.84	82	26.31	12.92	73	32.71	11.38	84	21.53	12.67	65	19.11	16.19	59
Available-for-sale securities	66.43	85.49	17	73.61	85.17	26	67.22	87.23	15	78.40	85.40	35	80.81	81.88	40
U.S. Treasury securities	0.87	5.10	50	14.57	5.04	82	1.01	4.72	53	22.37	6.15	86	12.54	6.99	75
U.S agency securities (excluding mortgage-backed securities)	0.31	4.35	27	0.40	3.36	34	0.35	4.01	29	0.41	3.49	36	0.76	4.02	38
Municipal securities	0	9.71	7	0	8.69	15	0	9.83	15	0	7.75	14	0	9.16	13
Mortgage-backed securities	96.08	66.67	94	83.81	68.40	69	97.07	66.64	95	76.04	67.43	54	83.24	65.45	77
Asset-backed securities	1.36	1.97	70	0.38	1.67	65	0.57	1.91	62	0.35	1.66	61	2.27	2.05	75
Other debt securities	1.31	3.05	49	0.77	2.67	47	0.93	3.01	46	0.76	2.94	50	1.11	2.79	54
Mutual funds and equity securities	0.08	0.36	44	0.08	0.35	44	0.08	0.35	40	0.07	0.40	40	0.08	0.42	40
Debt securities 1 year or less	11.03	9.29	68	14.18	10.98	69	7.75	10.55	50	20.60	11.86	79	12.40	11.91	66
Debt securities 1 to 5 years	1.54	16.09	9	4.15	17.72	27	0.97	17.03	8	4.53	17.94	27	6.19	19.18	29
Debt securities over 5 years	87.35	72.48	73	81.59	67.50	61	91.20	69.86	82	74.80	66.02	51	81.33	64.73	69
Pledged securities	21.42	33.48	35	44.69	36.65	63	20.70	35.67	34	40.97	30.57	64	45.61	33.30	66
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	1.34	156.41	12	44.31	53.90	60	30	183.32	24	26.21	26.69	60	26.22	6.77	76
Investment securities	3.45	31.91	16	17.19	9.51	75	-7.98	23.62	11	27.07	11.75	82	-11.22	9.42	8
Core deposits	20.87	29.18	23	6.94	12	39	26.22	26.88	53	4.98	11.23	34	0.87	7.29	25
Noncore funding	-22.78	-25.09	58	14.79	16.35	52	-15.79	-12.18	48	16.45	6.59	73	13.28	10.67	62

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			30,883,501	30,710,400	30,297,457
Commit: Secured commercial real estate loans	3,269,935	3,095,520	3,351,471	2,841,031	2,514,145
Commit: Unsecured real estate loans	319,917	243,228	286,517	346,944	348,245
Credit card lines (reported semiannually, June/Dec)	0		1,199,748	1,898,076	2,060,974
Securities underwriting	1,376,479	1,656,509	1,386,640	1,570,203	1,469,991
Standby letters of credit	34,854	24,984	37,748	22,525	18,352
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	72,397	153,074	109,584	48,447	8,306
Credit derivatives - notional amount (holding company as guarantor)	10,528	10,859	11,393	3,846	586
Credit derivatives - notional amount (holding company as beneficiary)	10,528	10,859	11,393	3,846	586
Credit derivative contracts w/ purchased credit protection-investment grade	72,397	153,074	109,584	48,447	8,306
Credit derivative contracts w/ purchased credit protection-noninvest grade					
Derivative Contracts					
Interest rate futures and forward contracts	605,755	1,000,093	601,306	553,493	333,821
Written options contracts (interest rate)	11,470,432	11,940,173	12,170,759	11,124,562	8,675,069
Purchased options contracts (interest rate)	13,221,569	15,190,775	15,453,389	14,756,690	10,542,008
Interest rate swaps	45,427,627	40,053,421	43,189,535	36,115,053	35,044,340
Futures and forward foreign exchange	1,273,102	1,702,559	1,203,760	1,052,387	1,560,444
Written options contracts (foreign exchange)	198,706	12,510	207,140	12,737	66,062
Purchased options contracts (foreign exchange)	168,929	3,465	181,786	8,975	57,530
Foreign exchange rate swaps	2,935,695	2,297,154	2,982,626	2,815,521	2,241,185
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	76,069	0	114,604	132,791
Purchased options contracts (commodity and other)	0	76,069	0	114,604	132,791
Commodity and other swaps	10,005	10,005	10,005	10,005	10,630

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						20.67	22.01	52	20.54	23.52	50	22.34	24.05	55	
Standby letters of credit	0.94	0.67	76	1.09	0.78	74	0.93	0.71	72	1.05	0.84	70	1.08	0.92	68
Commercial and similar letters of credit	0.02	0.02	71	0.02	0.02	64	0.03	0.02	75	0.02	0.02	65	0.01	0.02	58
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.05	0.28	57	0.10	0.41	61	0.07	0.35	58	0.03	0.42	57	0.01	0.52	57
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	59	0.01	0.33	58	0.01	0.30	57	0	0.52	57	0	0.75	59
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.17	69	0.01	0.23	69	0.01	0.25	68	0	0.30	68	0	0.52	67
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.05	0.16	73	0.10	0.38	75	0.07	0.30	73	0.03	0.45	73	0.01	0.69	71
Derivative contracts	51.38	42.67	78	47.56	54.47	70	50.86	48.62	74	44.60	68.47	68	43.35	65.81	70
Interest rate contracts	48.25	30.32	80	44.82	40.32	74	47.79	34.36	77	41.84	47.31	73	40.25	43.84	73
Interest rate futures and forward contracts	0.41	4.59	49	0.66	11.14	47	0.40	6.21	40	0.37	10.67	45	0.25	11.40	47
Written options contracts (interest rate)	7.82	2	91	7.85	2.54	90	8.14	2.18	90	7.44	2.47	89	6.40	2.16	88
Purchased options contracts (interest rate)	9.02	1.45	92	9.98	1.56	91	10.34	1.46	92	9.87	2.65	87	7.77	2.32	89
Interest rate swaps	30.99	20.33	80	26.33	23.70	70	28.90	20.83	75	24.16	28.86	68	25.84	26.74	76
Foreign exchange contracts	3.12	6.19	83	2.64	6.58	81	3.06	6.01	81	2.60	10.12	80	2.89	10.92	80
Futures and forward foreign exchange contracts	0.87	3.83	77	1.12	4.16	75	0.81	3.47	75	0.70	5.23	69	1.15	5.22	75
Written options contracts (foreign exchange)	0.14	0.03	88	0.01	0.05	81	0.14	0.03	86	0.01	0.05	82	0.05	0.14	84
Purchased options contracts (foreign exchange)	0.12	0.04	86	0	0.05	80	0.12	0.04	85	0.01	0.08	82	0.04	0.13	83
Foreign exchange rate swaps	2	0.71	89	1.51	0.85	87	2	0.77	89	1.88	2.03	88	1.65	2.17	87
Equity, commodity, and other derivative contracts	0.01	0.80	70	0.11	1.75	70	0.01	1.86	67	0.16	3.32	69	0.20	4.08	68
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0.05	0.51	75	0	0.52	36	0.08	0.98	75	0.10	1.48	73
Purchased options contracts (commodity and other)	0	0.18	38	0.05	0.42	75	0	0.37	36	0.08	0.94	73	0.10	1.29	72
Commodity and other swaps	0.01	0.27	75	0.01	0.31	73	0.01	0.32	73	0.01	0.38	72	0.01	0.40	73
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						32.43	42.82	48	33.27	45.53	46	35.48	44.93	53	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	75,311,820	72,362,293	76,000,306	66,678,631	58,796,671
Interest rate contracts	70,725,383	68,184,462	71,414,989	62,549,798	54,595,238
Foreign exchange contracts.....	4,576,432	4,015,688	4,575,312	3,889,620	3,925,221
Equity, commodity, and other contracts	10,005	162,143	10,005	239,213	276,212
Derivatives Position					
Futures and forwards	1,878,857	2,702,652	1,805,066	1,605,880	1,894,265
Written options	11,669,138	12,028,752	12,377,899	11,251,903	8,873,922
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	11,669,138	12,028,752	12,377,899	11,251,903	8,873,922
Purchased options	13,390,498	15,270,309	15,635,175	14,880,269	10,732,329
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	13,390,498	15,270,309	15,635,175	14,880,269	10,732,329
Swaps	48,373,327	42,360,580	46,182,166	38,940,579	37,296,155
Held for trading.....	39,879,412	36,226,760	39,263,255	31,147,613	29,668,047
Interest rate contracts	35,302,980	32,211,072	34,687,943	27,257,993	25,742,826
Foreign exchange contracts.....	4,576,432	4,015,688	4,575,312	3,889,620	3,925,221
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	35,432,408	36,135,533	36,737,051	35,531,018	29,128,624
Interest rate contracts	35,422,403	35,973,390	36,727,046	35,291,805	28,852,412
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	10,005	162,143	10,005	239,213	276,212
Derivative contracts (excluding futures and FX 14 days or less)	63,776,253	60,567,194	63,798,825	55,496,395	49,819,242
One year or less	12,674,473	11,412,745	13,938,698	11,692,437	11,014,848
Over 1 year to 5 years	37,942,946	34,281,317	37,335,249	32,362,693	27,876,188
Over 5 years	13,158,834	14,873,132	12,524,878	11,441,265	10,928,206
Gross negative fair value (absolute value)	837,087	1,253,397	1,068,095	543,738	496,751
Gross positive fair value.....	904,858	1,505,389	1,218,889	556,265	518,419
Held for trading.....	729,084	1,183,148	989,814	446,488	318,893
Non-traded.....	175,774	322,241	229,075	109,777	199,526
Current credit exposure on risk-based capital derivative contracts	903,647	1,502,613	1,218,820	555,848	511,912
Credit losses on derivative contracts	-166	472	1,052	105	48
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	342	80	298	40	1
90+ days past due	5	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	93.91	94.52	27	94.23	94.85	30	93.97	94.10	30	93.81	93.44	31	92.85	92.91	32
Percent of Notional Amount															
Interest rate contracts	6.08	3.16	82	5.55	3.08	81	6.02	3.49	80	5.83	3.20	80	6.68	3.39	79
Foreign exchange contracts	0.01	1.04	69	0.22	1.10	70	0.01	1.17	66	0.36	1.64	70	0.47	1.93	68
Futures and forwards	2.49	12.82	36	3.73	13.53	34	2.38	14.05	29	2.41	13.49	34	3.22	12.78	38
Written options	15.49	8.11	78	16.62	7.86	82	16.29	8.18	78	16.87	5.91	86	15.09	6.60	81
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	15.49	7.80	78	16.62	7.35	84	16.29	7.73	80	16.87	5.10	89	15.09	5.49	85
Purchased options	17.78	3.58	92	21.10	3.47	96	20.57	3.42	95	22.32	4.42	92	18.25	4.19	94
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	17.78	3.15	92	21.10	2.77	96	20.57	2.86	96	22.32	3.35	94	18.25	3.20	95
Swaps	64.23	69.64	35	58.54	69.06	26	60.77	68.76	34	58.40	69.75	30	63.43	70.34	31
Held for trading	52.95	42.14	49	50.06	45.49	44	51.66	43.53	49	46.71	44.16	47	50.46	46.31	48
Interest rate contracts	46.88	36.29	52	44.51	38.85	47	45.64	36.62	50	40.88	37.24	50	43.78	38.40	51
Foreign exchange contracts	6.08	1.47	88	5.55	1.52	86	6.02	1.60	87	5.83	1.60	87	6.68	1.85	87
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	47.05	57.86	50	49.94	54.51	55	48.34	56.47	50	53.29	55.84	52	49.54	53.69	51
Interest rate contracts	47.03	54.11	53	49.71	52.13	56	48.32	53.82	53	52.93	52.22	54	49.07	50.60	52
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0.01	0.12	81	0.22	0.08	86	0.01	0.10	79	0.36	0.13	86	0.47	0.16	87
Derivative contracts (excluding futures and forex 14 days or less)	84.68	90.92	26	83.70	91.11	22	83.95	91.48	25	83.23	93.86	17	84.73	94.47	23
One year or less	16.83	26.80	50	15.77	31.34	43	18.34	32.05	46	17.54	32.17	43	18.73	32.51	47
Over 1 year to 5 years	50.38	28.69	84	47.37	27.94	79	49.13	27.06	84	48.54	30.45	77	47.41	31.16	78
Over 5 years	17.47	30.03	36	20.55	31.18	43	16.48	29.56	36	17.16	28.09	41	18.59	28.71	41
Gross negative fair value (absolute value)	1.11	1.21	55	1.73	1.98	56	1.41	1.55	55	0.82	0.83	51	0.84	0.72	61
Gross positive fair value	1.20	1.70	27	2.08	2.69	39	1.60	2.23	36	0.83	1.19	36	0.88	0.85	53
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.05	69	0.07	0.11	62	0.05	0.07	67	0.03	0.06	69	0.03	0.06	69
Gross positive fair value (X)	0.04	0.07	54	0.08	0.13	52	0.06	0.09	53	0.03	0.07	49	0.03	0.06	67
Held for trading (X)	0.04	0.05	61	0.06	0.10	56	0.05	0.07	58	0.02	0.06	58	0.02	0.05	65
Non-traded (X)	0.01	0.01	51	0.02	0.02	59	0.01	0.02	56	0.01	0.01	62	0.01	0.01	77
Current credit exposure (X)	0.04	0.05	60	0.08	0.09	58	0.06	0.06	58	0.03	0.05	51	0.03	0.04	73
Credit losses on derivative contracts	0	0	3	0	0	93	0.01	0	90	0	0	91	0	0	91
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	96	0	0	95	0	0	95	0	0	95	0	0	94
90+ days past due	0	0	95	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.81	0.61	69	1.25	1.16	70	1.06	0.85	69	0.47	0.73	66	0.47	0.53	79

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018					
Change: Allowance for Loan and Lease Losses excluding ATTR														
Beginning balance		7,338,493		3,646,189		3,646,189		3,897,130		3,911,575				
Gross losses		867,018		1,298,175		3,772,354		5,549,983		5,083,297				
Write-downs, transfers to loans held-for-sale		8,744		0		0		11,532		1,339				
Recoveries		590,547		621,932		2,103,839		3,008,210		2,632,747				
Net losses		276,471		676,243		1,668,515		2,541,773		2,450,550				
Provision for loan and lease losses		98,133		1,117,907		2,824,937		2,290,832		2,352,793				
Adjustments		0		2,535,882		2,535,882		0		83,312				
Ending balance		7,160,155		6,623,735		7,338,493		3,646,189		3,897,130				
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0				
Analysis Ratios														
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
0.27	-0.11	95	3.02	0.87	95	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97
0.42	-0.20	94	4.75	1.41	95	2.97	0.82	96	2.48	0.24	96	2.76	0.24	96
35.49	-168.35	67	165.31	730.69	13	169.31	487.86	13	90.13	130.58	16	96.01	134.68	29
Allowance for loan and lease losses / Total loans and leases not held for sale	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
7.86	1.49	97	7.12	1.32	97	7.97	1.58	97	3.93	0.83	98	4.48	0.90	98
7.81	1.47	97	7.04	1.30	97	7.78	1.55	97	3.87	0.81	98	4.41	0.89	98
6.47	18.09	32	2.45	10.10	13	4.40	11.58	26	1.43	8.03	7	1.59	7.54	7
487.46	291.29	84	317.90	310.68	71	410.24	299.17	75	162.37	218.72	53	171.27	214.03	51
500.62	246.27	87	317.62	221.69	78	409.97	244.34	82	160.59	151.73	66	168.83	160.51	65
Gross loan and lease losses / Average loans and leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
3.71	0.24	98	5.51	0.34	98	3.96	0.34	98	6.01	0.28	98	5.95	0.30	98
2.53	0.08	99	2.64	0.07	99	2.21	0.07	99	3.26	0.08	99	3.08	0.09	99
1.18	0.16	96	2.87	0.27	97	1.75	0.27	95	2.75	0.21	97	2.87	0.22	96
0.01	0	97	0	0	46	0	0	44	0.01	0	88	0	0	82
15.65	7.39	89	11.21	8.09	75	37.91	33.98	67	59.18	36.22	85	52.56	41.30	76
4.62	25.70	18	1.42	17.23	15	1.23	22.91	10	1.50	24.40	7	1.54	21.75	10
Net Loan and Lease Losses By Type														
Real estate loans	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
0.14	0.03	84	0.11	0.01	94	0.07	0.04	73	0.04	0.01	78	0.09	0.02	94
Real estate loans secured by 1–4 family	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
0.02	-0.01	80	0.02	0.01	65	0.03	0.01	73	-0.08	0.01	5	0	0.01	29
0.04	-0.03	81	0.10	0	80	0.04	0.01	72	0.06	0.02	72	0.04	0.03	58
0.01	-0.01	77	-0.02	0.01	21	0.02	0	75	-0.16	0	2	-0.03	0.01	16
0.21	0.05	84	0.18	0.01	95	0.09	0.07	69	0.04	0.01	78	0.05	0.01	83
0	0	57	0	-0.01	68	0	0	59	0	-0.01	72	-0.03	-0.03	33
0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
0	0	57	0	-0.01	65	0	0	57	0	-0.01	76	-0.03	-0.02	31
0.26	0	96	0	0	25	0.04	0	95	0	0	81	0	0	83
0.24	0.07	85	0.56	0.02	97	0.23	0.11	81	0.13	0.02	93	0.16	0.02	92
0.10	0.01	94	0.41	0.01	97	0.17	0.02	95	0.13	0.01	96	0.27	0.01	99
0.14	0.06	84	0.15	0.01	96	0.06	0.08	64	0.01	0.01	62	-0.11	0.01	2
Real estate loans secured by farmland	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
0.17	0.20	56	0.86	0.48	78	0.78	0.47	80	0.75	0.37	83	0.22	0.31	52
Loans to individuals	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
2.52	1.06	86	6.47	1.43	99	3.51	1.13	90	6.17	1.17	99	7.36	1.16	98
2.60	2.41	50	6.24	3.52	85	7.79	2.92	93	7.89	3.11	94	6	2.92	94
0	0.02	50	22.95	0.11	98	20	0.19	99	-17.55	0.08	1	5.51	0.15	98
Loans to foreign governments and institutions	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
Other loans and leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
-0.04	0.09	8	0.04	0.15	56	0.06	0.15	55	0.02	0.15	41	0.04	0.14	50

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		1,726,199		3,291,997		2,522,745		3,562,824		3,565,487
90+ days past due loans and leases		2,573		81,217		52,863		93,137		98,979
Nonaccrual loans and leases		1,427,692		2,004,229		1,737,132		2,177,404		2,209,342
Total past due and nonaccrual loans and leases		3,156,464		5,377,443		4,312,740		5,833,365		5,873,808
Restructured 30–89 days past due		556,463		761,297		674,313		1,003,848		1,334,549
Restructured 90+ days past due		32		3,359		5,273		3,959		3,625
Restructured nonaccrual		511,902		579,737		583,317		695,072		908,110
Total restructured loans and leases		1,068,397		1,344,393		1,262,903		1,702,879		2,246,284
30–89 days past due loans held for sale		2,211		72,398		81,353		69,909		71,400
90+ days past due loans held for sale		0		75,008		49,814		87,039		91,565
Nonaccrual loans held for sale		98,636		7,479		118,684		6,665		0
Total past due and nonaccrual loans held for sale		100,847		154,885		249,851		163,613		162,965
Restructured loans and leases in compliance		3,808,643		2,584,881		3,193,853		2,666,772		3,701,620
Other real estate owned		24,909		61,450		29,799		66,828		107,868
Other Assets										
30–89 days past due		117,887		264,214		125,926		169,924		161,860
90+ days past due		0		0		0		0		0
Nonaccrual		41,185		79,339		51,700		68,159		66,142
Total other assets past due and nonaccrual		159,072		343,553		177,626		238,083		228,002
Percent of Loans and Leases										
30–89 days past due loans and leases	1.88	0.33	97	3.50	0.52	98	2.67	0.39	98	3.79
90+ days past due loans and leases	0	0.11	27	0.09	0.12	65	0.06	0.12	56	0.10
Nonaccrual loans and leases	1.56	0.65	91	2.13	0.57	95	1.84	0.66	93	2.31
90+ days past due and nonaccrual loans and leases	1.56	0.82	86	2.22	0.75	93	1.90	0.85	89	2.41
30–89 days past due restructured	0.61	0.01	99	0.81	0.01	99	0.71	0.01	99	1.07
90+ days past due restructured	0	0	61	0	0.01	74	0.01	0.01	81	0
Nonaccrual restructured	0.56	0.13	96	0.62	0.14	96	0.62	0.13	96	0.74
30–89 days past due loans held for sale	0	0	88	0.08	0	95	0.09	0	96	0.07
90+ days past due loans held for sale	0	0	42	0.08	0	96	0.05	0	93	0.09
Nonaccrual loans held for sale	0.11	0	95	0.01	0	85	0.13	0.01	96	0.01
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	2.01	0.33	97	3.76	0.52	98	2.80	0.40	98	3.96
90+ days past due assets	0	0.11	26	0.09	0.12	65	0.06	0.12	55	0.10
Nonaccrual assets	1.60	0.66	91	2.21	0.58	95	1.89	0.67	93	2.38
30+ days past due and nonaccrual assets	3.61	1.18	94	6.06	1.32	98	4.75	1.29	96	6.43
Percent of Total Assets										
90+ days past due and nonaccrual assets	1	0.50	87	1.42	0.48	93	1.23	0.52	89	1.56
90+ days past due and nonaccrual assets + other real estate owned	1.02	0.53	87	1.46	0.51	93	1.25	0.55	89	1.61
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	3.97	0.58	99	3.56	0.57	97	3.77	0.60	98	3.96
Allowance for loan and lease losses	81.25	69.27	70	81.75	74.58	64	76.86	66.66	71	162.33
Equity capital + allowance for loan and lease losses	21.07	5.03	95	19.82	4.68	95	20.72	4.97	96	23.06
Tier 1 capital + allowance for loan and lease losses	20.80	5.96	94	21.72	5.89	95	20.60	6.05	95	26.39
Loans and leases + other real estate owned	6.35	0.97	98	5.75	0.91	97	5.98	0.97	97	6.28

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.52	0.31	81	1.04	0.48	87	1	0.39	90	0.84	0.38	90	0.74	0.42	86
	90+ days past due		0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		1.69	0.76	87	1.19	0.54	89	1.61	0.76	87	1.09	0.46	91	1.33	0.57	89
Commercial and industrial	30–89 days past due		0.20	0.22	59	0.53	0.36	77	0.41	0.23	79	0.28	0.31	57	0.27	0.30	55
	90+ days past due		0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	29	0	0.05	11
	Nonaccrual.....		0.82	0.69	66	0.74	0.90	47	0.75	0.75	57	1.05	0.83	67	1.19	0.76	76
Individuals	30–89 days past due		3.58	0.53	98	7.16	0.84	99	4.92	0.83	99	8.22	0.83	99	10.10	0.84	99
	90+ days past due		0.01	0.11	44	0.21	0.15	73	0.12	0.14	62	0.24	0.17	73	0.31	0.16	78
	Nonaccrual.....		2.04	0.22	95	3.86	0.19	96	2.73	0.28	94	4.25	0.17	97	4.67	0.23	97
Depository institution loans	30–89 days past due		0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.44	25	0	0.76	25	94.10	0.49	98	0	0.67	22	71.95	0.75	97
Foreign governments	30–89 days past due			0.03			10.34			0			0.07				0.01
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.04			0.05			0.09			0.03				0.06
Other loans and leases	30–89 days past due		0.85	0.13	93	1.12	0.26	89	0.75	0.18	87	0.57	0.20	84	0.19	0.17	67
	90+ days past due		0	0.01	72	0	0.01	31	0	0.01	72	0	0.01	30	0	0.01	64
	Nonaccrual.....		0.09	0.15	60	0.15	0.13	68	0.07	0.15	58	0.19	0.13	72	0.96	0.14	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.96	0.47	86	1.20	0.73	84	1.47	0.65	87	1.17	0.67	85	1.20	0.71	83
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	1.76	0.88	89	1.23	0.79	80	1.52	0.89	82	1.17	0.73	80	1.41	0.86	79
Revolving	30–89 days past due	0.36	0.31	68	0.60	0.50	58	0.51	0.48	54	0.69	0.45	76	0.76	0.50	75
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.81	1.31	78	1.81	1.07	78	1.89	1.13	80	1.74	1	80	1.55	1.17	77
Closed-end	30–89 days past due	1.31	0.48	92	1.54	0.76	88	2.02	0.65	92	1.42	0.70	88	1.44	0.75	84
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	1.73	0.85	89	0.90	0.77	65	1.32	0.87	79	0.87	0.70	69	1.34	0.84	78
Junior lien	30–89 days past due	0.02	0.01	80	0.06	0.02	85	0.05	0.02	88	0.05	0.02	79	0.07	0.03	87
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.09	0.05	77	0.12	0.05	85	0.09	0.04	79	0.11	0.04	84	0.11	0.06	76
Commercial real estate	30–89 days past due	0.22	0.22	61	0.54	0.28	83	0.47	0.26	77	0.40	0.18	86	0.10	0.17	34
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	1.04	0.62	80	0.35	0.32	60	0.96	0.62	73	0.33	0.23	72	0.29	0.28	60
Construction and development	30–89 days past due	0.07	0.22	48	1.27	0.32	91	0.12	0.28	53	2.17	0.28	94	0.17	0.21	54
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.09	0.50	46	0.08	0.24	43	0.09	0.41	46	0.10	0.20	53	0.05	0.19	41
1–4 family	30–89 days past due	0.07	0.03	76	0.08	0.06	71	0.11	0.03	84	0.21	0.06	87	0.15	0.06	79
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.07	0.02	86	0.07	0.03	82	0.06	0.03	82	0.08	0.02	87	0.02	0.02	64
Other	30–89 days past due	0	0.16	36	1.19	0.24	92	0.01	0.22	33	1.96	0.20	94	0.02	0.13	38
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.02	0.43	33	0.01	0.18	38	0.03	0.35	34	0.02	0.17	39	0.03	0.15	43
Multifamily	30–89 days past due	0.23	0.08	79	0.52	0.10	88	0.50	0.09	92	0.11	0.08	73	0.01	0.10	44
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.89	0.13	91	0.21	0.06	87	0.86	0.11	93	0.06	0.05	69	0.16	0.08	78
Nonfarm non-residential	30–89 days past due	0.28	0.20	70	0.25	0.27	52	0.58	0.23	84	0.20	0.14	73	0.21	0.17	64
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	1.83	0.78	89	0.70	0.37	77	1.57	0.80	84	0.87	0.28	91	0.59	0.30	78
Owner Occupied	30–89 days past due	0.04	0.06	53	0.15	0.11	68	0.26	0.07	92	0.12	0.07	76	0.04	0.09	32
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.89	0.32	91	0.43	0.20	81	0.54	0.27	83	0.56	0.16	92	0.27	0.17	71
Other	30–89 days past due	0.24	0.12	76	0.10	0.14	52	0.33	0.14	80	0.08	0.07	66	0.16	0.07	83
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.94	0.40	84	0.26	0.16	73	1.03	0.44	83	0.32	0.10	87	0.32	0.13	84
Farmland	30–89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.99	0.75	63	1.96	1.31	78	1.26	0.95	72	1.84	1.19	86	1.73	1.22	81
	90+ days past due	1.11	0.56	75	1.77	0.83	80	1.24	0.63	80	1.58	0.78	81	1.38	0.73	77
	Nonaccrual	0	0.10	37	0.47	0.09	87	0	0.05	37	0.41	0.11	85	0.50	0.09	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	17,875,938	17,870,442	17,876,818	17,954,441	17,815,874										
Retained earnings	4,088,716	4,030,890	3,451,057	4,155,226	3,783,405										
Accumulated other comprehensive income (AOCI)	-17,599	266,981	166,295	-88,207	-321,652										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	21,947,055	22,168,313	21,494,170	22,021,460	21,277,627										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,944,554	4,788,305	2,959,673	4,717,800	4,840,531										
Accumulated other comprehensive income-related adjustments	-17,599	266,981	166,295	-88,207	-321,652										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	19,020,100	17,113,027	18,368,202	17,391,867	16,758,748										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	19,020,100	17,113,027	18,368,202	17,391,867	16,758,748										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	1,788,449	1,197,042	1,679,893	1,389,003	1,434,613										
Additional tier 1 capital before deductions	1,788,449	1,197,042	1,679,893	1,389,003	1,434,613										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	1,788,449	1,197,042	1,679,893	1,389,003	1,434,613										
Tier 1 Capital	20,808,549	18,310,069	20,048,095	18,780,870	18,193,361										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	284	0	602	40,703										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	126,098	165,399	132,258	187,186	191,756										
Allowance for loan and lease losses in tier 2 capital	1,435,048	1,529,888	1,478,221	1,511,809	1,381,583										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	1,561,146	1,695,571	1,610,479	1,699,597	1,614,042										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,561,146	1,695,571	1,610,479	1,699,597	1,614,042										
Exited advanced approach tier 2 capital															
Total capital	22,369,695	20,005,640	21,658,574	20,480,467	19,807,403										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	149,533,192	149,546,516	148,582,664	147,774,560	134,521,420										
Less: Deductions from common equity tier 1 capital	2,944,554	4,788,305	2,959,673	4,717,800	4,840,531										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	146,588,638	144,758,211	145,622,991	143,056,760	129,680,889										
Total risk-weighted assets	111,868,204	120,054,912	115,205,746	118,898,213	107,915,606										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	17	12.54	91	14.25	11.59	86	15.94	12.35	89	14.63	12.11	84	15.53	12.09	85
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	18.60	13.31	93	15.25	12.25	87	17.40	13.08	89	15.80	12.78	84	16.86	12.85	87
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	20	15.37	92	16.66	14.01	86	18.80	15.23	88	17.23	14.36	84	18.35	14.45	89
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	14.20	9.15	97	12.65	9.43	95	13.77	9.13	96	13.13	9.76	94	14.03	9.71	96
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		5			443			1,152			2,115			3,085		-98.87	-98.77
Other insurance activities income		5			443			1,152			2,115			3,085		-98.87	-98.77
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		1,916,961			1,871,555			1,908,806			1,860,847			1,833,291		2.43	10.56
Analysis Ratios																	
03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88				
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53				
Insurance activities revenue / Adjusted operating income	0	0.38	24	0.02	0.40	40	0.01	0.41	32	0.02	0.47	37	0.03	0.47	42		
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37		
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54				
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42		
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64				
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99				
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.85	11	35	7.51	11.59	36	6.97	11.03	36	8.30	11.51	41	8.30	10.22	41		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34		
Net assets of broker-dealer subsidiaries / Consolidated assets																	

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
Foreign Activities															
Total foreign loans and leases	4,895,060		4,992,110		4,754,166		5,124,025		5,337,948						
Real estate loans.....	8,615		9,746		9,269		9,828		11,375						
Commercial and industrial loans	509,971		456,640		471,978		524,380		661,070						
Loans to depository institutions and other banks acceptances	67,001		67,363		101,001		45,000		48,610						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	0		251,242		0		258,527		356,842						
Agricultural loans.....	0		0		287		0		0						
Other foreign loans.....	4,309,473		4,207,119		4,171,631		4,286,290		4,260,049						
Lease financing receivables.....	0		0		0		0		2						
Debt securities	100,168		0		0		0		0						
Interest-bearing bank balances	1,474,942		3,496,750		2,329,425		2,178,512		2,630,484						
Total selected foreign assets	6,470,170		8,488,860		7,083,591		7,302,537		7,968,432						
Total foreign deposits	5,379,974		9,916,675		5,808,354		8,935,064		8,689,810						
Interest-bearing deposits	1,044,399		5,072,998		948,574		4,724,117		4,652,590						
Non-interest-bearing deposits.....	4,335,575		4,843,677		4,859,780		4,210,947		4,037,220						
Analysis Ratios															
Yield: Foreign loans	1.75	0.69	78	5.98	0.99	90	4.45	0.87	88	6.51	1.25	91	6.41	1.17	92
Cost: Interest-bearing deposits.....	0.09	0.13	55	0.98	0.79	64	0.62	0.42	78	1.05	1.19	46	0.66	0.97	40
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37		15.68	4.10	80	25.99	5.18	85	160.35	27.03	85	184.25	27.29	87
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-1.94	-6.17	63	-9.81	12.26	28	-7.22	-2.40	44	-4.01	22.48	44	1.75	7.24	41
Total selected assets.....	-23.78	-2.56	25	2.60	7.32	56	-3	2.04	44	-8.36	12.40	32	-5.36	3.24	30
Deposits	-45.75	2.95	10	10.59	13.75	46	-34.99	3.46	16	2.82	10.36	40	-3.76	5	41

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		3,715,663	2,266,115	2,235,406	2,650,299	4,332,820	63.97	8.14
1–4 family residential loans.....		0	233,580	0	237,446	246,283	-100.00	
Home equity lines.....		7,149	9,430	7,900	10,598	13,694	-24.19	-75.06
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		3,708,514	2,023,105	2,227,506	2,402,255	4,072,843	83.31	8.84
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		2.53	1.49	1.50	1.77	3.19		
1–4 family residential loans.....		0	0.15	0	0.16	0.18		
Home equity lines.....		0	0.01	0.01	0.01	0.01		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		2.53	1.33	1.49	1.61	3		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		6.84	8.55	7.24	8.89	10.35		
1–4 family residential loans		3.94	4.59	4.08	4.64	5.47		
Home equity lines		0.24	0.36	0.25	0.39	0.57		
Credit card receivables.....		47.16	41.09	45.75	41.12	37.28		
Auto loans and other consumer loans.....		16.64	17.03	16.68	16.63	18.09		
Commercial and industrial loans		25.17	28.39	26.01	28.32	28.23		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....			0		0		0
Home equity lines.....	0	0	0		0		0
Credit card receivables.....							
Auto loans.....	0	0	0		0		0
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	0.13	0.31	0.14	0.31	0.33		
Dollar Amount in Thousands		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
							Percent Change
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	16,431	0	12,516	11,314	-100.00	
Home equity lines.....	447	1,854	416	1,034	1,100	-75.89	-74.77
Credit card receivables.....	0	0	0	0	0		
Auto loans	44,981	95,293	61,932	128,503	172,541	-52.80	-85.42
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	45,428	113,578	62,348	142,053	184,955	-60.00	-85.36
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	1,755	2,766	2,281	3,557	5,341	-36.55	-87.05
Credit card receivables.....	0	0	0	0	0		
Auto loans	4,659	11,982	5,955	14,805	20,809	-61.12	-83.69
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	6,414	14,748	8,236	18,362	26,150	-56.51	-84.77
Total past due securitized assets.....	51,842	128,326	70,584	160,415	211,105	-59.60	-85.29
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	126	646	943	909	2,486	-80.50	-54.18
Credit card receivables.....	0	0	0	0	0		
Auto loans	4,108	18,112	36,530	93,491	99,822	-77.32	-91.71
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	4,234	18,758	37,473	94,400	102,308	-77.43	-91.50

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		7.03		5.27	4.59
Home equity lines	6.25	19.66	5.27	9.76	8.03
Credit card receivables					
Auto loans	1.21	4.71	2.78	5.35	4.24
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.22	5.01	2.79	5.36	4.27
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		0		0	0
Home equity lines	24.55	29.33	28.87	33.56	39
Credit card receivables					
Auto loans and other consumer loans	0.13	0.59	0.27	0.62	0.51
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.17	0.65	0.37	0.69	0.60
Total past due securitized assets percent of securitized assets	1.40	5.66	3.16	6.05	4.87
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans		0		0	0
Home equity lines	7.05	27.40	11.94	8.58	18.15
Credit card receivables					
Auto loans	0.44	3.58	1.64	3.89	2.45
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.46	3.31	1.68	3.56	2.36
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.31	1.69	2.02	1.53	1.52
Home equity lines	0.37	0.64	0.52	0.71	0.78
Credit card receivables	0.99	1.96	1.26	1.84	1.73
Commercial and industrial loans	0.20	0.53	0.41	0.28	0.27
All other loans and leases	2.14	4.16	3.13	4.75	5.23
Total managed loans past due 30–89 days	1.86	3.53	2.68	3.83	4.05
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0.05	0.06	0.06	0.08	0.11
Credit card receivables	1.11	1.77	1.24	1.58	1.38
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0.11	0.07	0.13	0.15
Total managed loans past due 90+ days	0.01	0.10	0.06	0.12	0.14
Total Past Due Managed Assets	1.87	3.63	2.74	3.94	4.18
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	-0.02	0.02	-0.15	-0.03
Home equity lines	0.06	0.16	0.07	0.08	0.09
Credit card receivables	2.60	6.24	7.79	7.89	6
Commercial and industrial loans	0.17	0.86	0.78	0.75	0.22
All other loans and leases	1.55	3.79	2.19	3.57	3.92
Net Losses on Managed Assets Percent of Total Managed Assets	1.18	2.88	1.77	2.72	2.76

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	7,223	5,440	33,409	32,128	63,517	32.78	347.80
Dividends	0	0	0	0	0		
Interest	521	894	2,361	3,930	5,818	-41.72	-56.58
Management and service fees	6,702	4,546	31,048	28,198	57,699	47.43	1522.76
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	81,454	70,010	318,989	234,306	157,028	16.35	2512.38
Dividends	0	0	0	0	0		
Interest	75,257	64,428	295,261	169,105	114,713	16.81	2335.50
Management and service fees	6,197	5,582	23,728	20,659	113	11.02	22032.14
Other income	0	0	0	44,542	42,202		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	88,677	75,450	352,398	266,434	220,545	17.53	1774.38
Securities gains (losses)	0	0	0	0	0		
Other operating income	7,683	813	94,344	2,806	3,655	845.02	
Total operating income	96,360	76,263	446,742	269,240	224,200	26.35	2053.30
Operating Expenses							
Personnel expenses	8,419	10,035	32,393	52,881	125,442	-16.10	-11.03
Interest expense	94,339	89,798	380,890	341,461	280,891	5.06	174.90
Other expenses	50,167	50,216	228,654	218,961	216,723	-0.10	-29.81
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	152,925	150,049	641,937	613,303	623,056	1.92	32.68
Income (loss) before taxes	-56,565	-73,786	-195,195	-344,063	-398,856		
Applicable income taxes (credit)	1,137	248	-275,290	-38,732	-51,114	358.47	
Extraordinary items							
Income before undistributed income of subsidiaries	-57,702	-74,034	80,095	-305,331	-347,742		
Equity in undistributed income of subsidiaries	804,749	-52,644	-920,459	1,058,501	1,055,146		821.71
Bank subsidiaries	154,691	-29,001	-1,282,781	387,938	489,452		
Nonbank subsidiaries	650,058	-24,446	358,881	667,305	560,259		611.54
Subsidiary holding companies	0	803	3,441	3,258	5,435	-100.00	
Net income (loss)	747,047	-126,678	-840,364	753,170	707,404		6209.52
Memoranda							
Bank net income	154,691	-29,001	-1,282,781	387,938	489,452		
Nonbank net income	650,058	-24,446	358,881	667,305	560,259		611.54
Subsidiary holding companies' net income	0	803	3,441	3,258	5,435	-100.00	

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		9,697,830	30.97	11,694,048	38.27	9,297,998	29.97	11,674,306	11,352,197	-17.07	3.44
Common and preferred stock		9,245,053	29.52	11,630,045	38.06	9,244,620	29.80	11,617,397	11,219,433	-20.51	0.62
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		400,001	1.28	0	0	0	0	12	7		
Other receivables		52,776	0.17	64,003	0.21	53,378	0.17	56,897	132,757	-17.54	-71.80
Investment in nonbank subsidiaries		17,432,033	55.66	15,806,840	51.73	17,229,279	55.53	17,135,137	14,274,384	10.28	111.93
Common and preferred stock		9,640,472	30.78	8,835,071	28.91	9,125,825	29.41	10,145,982	9,418,321	9.12	49.34
Excess cost over fair value		1,247,487	3.98	1,284,083	4.20	1,254,672	4.04	1,293,886	1,333,750	-2.85	-14.58
Loans, advances, notes, and bonds		6,500,000	20.76	5,650,000	18.49	6,800,000	21.92	5,650,000	3,500,000	15.04	2066.67
Other receivables		44,074	0.14	37,686	0.12	48,782	0.16	45,269	22,313	16.95	370.67
Investment in subsidiary holding companies		0	0	165,472	0.54	0	0	165,115	161,857	-100.00	
Common and preferred stock		0	0	165,472	0.54	0	0	165,115	161,857	-100.00	
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		1,042	0	1,042	0	1,042	0	1,042	247,510	0.00	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		3,740,463	11.94	2,456,473	8.04	4,081,575	13.16	3,125,760	3,562,789	52.27	-18.08
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		21,568	0.07	3,410	0.01	870	0	4,785	4,414	532.49	91.80
Intangible assets		54,347	0.17	67,863	0.22	58,805	0.19	69,118	68,770	-19.92	-30.26
Other assets		369,754	1.18	361,785	1.18	355,335	1.15	332,727	255,876	2.20	180.85
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		31,317,037	100.00	30,556,933	100.00	31,024,904	100.00	32,507,990	29,927,797	2.49	39.89
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	125,000	0.40	0	0		
Other borrowings 1 year or less		1,198,578	3.83	106,566	0.35	491,410	1.58	1,111,861	938,282	1024.73	151.81
Borrowings with maturity over 1 year		9,336,001	29.81	9,338,184	30.56	10,040,623	32.36	8,835,940	7,411,459	-0.02	128.48
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		279,105	0.89	348,759	1.14	309,128	1	485,972	268,103	-19.97	54.63
Balance due to subsidiaries and related institutions		197,041	0.63	212,730	0.70	315,021	1.02	194,731	173,539	-7.38	-50.15
Total liabilities		11,010,725	35.16	10,006,239	32.75	11,281,182	36.36	10,628,504	8,791,383	10.04	114.31
Equity Capital		20,306,312	64.84	20,550,694	67.25	19,743,722	63.64	21,879,486	21,136,414	-1.19	17.72
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		-100.00
Common stock		0	0	0	0	0	0	0	0		
Common surplus		17,734,726	56.63	17,729,230	58.02	17,735,607	57.17	17,813,229	17,674,662	0.03	20.60
Retained earnings		2,571,586	8.21	2,821,638	9.23	2,008,115	6.47	4,066,374	3,463,831	-8.86	9.46
Accumulated other comprehensive income		0	0	-174	0	0	0	-117	-2,079		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		31,317,037	100.00	30,556,933	100.00	31,024,904	100.00	32,507,990	29,927,797	2.49	39.89
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		151,321	0.48	149,708	0.49	150,981	0.49	148,748	145,165	1.08	-59.57
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	13.86	12.54	64	-2.20	3.93	15	-3.83	7.29	6	3.05	9.68	8	2.94	10.40	3
Bank net income / Average equity investment in banks	6.69	12.55	5	-1	4.73	14	-12.33	7.45	5	3.37	10.51	6	4.39	11.19	3
Nonbank net income / Average equity investment in nonbanks	24.45	12.53	77	-0.91	5.73	20	3.48	9.75	46	6	7.89	56	5.34	7.10	50
Subsidiary HCs net income / Average equity investment in sub HCs	11.69		1.94	3.62	40		3.39	7.01	29	1.99	8.55	14	3.43	8.78	17
Bank net income / Parent net income	20.71	95.97	11		95.67			88.16		51.51	82.22	19	69.19	82.56	19
Nonbank net income / Parent net income	87.02	2.83	99		5.47			3.59		88.60	5.93	95	79.20	3.78	97
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34		0.43	74	3	0.77	72.48	3
Leverage															
Total liabilities / Equity capital	54.22	17.74	89	48.69	19.50	86	57.14	20.06	88	48.58	20.43	84	41.59	20.88	82
Total debt / Equity capital	51.88	11.90	90	45.96	13.54	87	53.98	14.41	89	45.47	14.31	84	39.50	14.69	83
Total debt + notes payable to subs that issued TPS / Equity capital	51.88	14.30	90	45.96	15.86	87	53.98	16.67	89	45.47	16.36	84	39.50	17.10	83
Total debt + Loans guaranteed for affiliate / Equity capital	51.88	12.02	90	45.96	13.93	87	53.98	14.68	89	45.47	14.56	84	39.50	15.14	83
Total debt / Equity capital – excess over fair value	55.27	12	91	49.02	13.68	87	57.64	14.52	89	48.32	14.51	85	42.16	14.81	83
Long-term debt / Equity capital	45.98	11.33	90	45.44	12.46	87	50.85	13.56	89	40.38	13.04	84	35.06	13.37	82
Short-term debt / Equity capital	5.90	0.52	93	0.52	0.88	77	3.12	0.77	85	5.08	1.02	86	4.44	1.14	84
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	6.14	0.10	96	6.25	0.10	96	6.35	0.08	96	5.91	0.12	96	6.31	0.12	96
Long-term debt / Consolidated long-term debt	23.20	35.48	38	21.33	27.67	44	22.70	34.67	37	20.93	28.44	46	18.50	28.63	42
Double Leverage															
Equity investment in subs / Equity capital	99.15	102.85	26	106.64	103.91	71	99.40	102.81	28	106.14	103.22	69	104.72	103.10	61
Total investment in subs / Equity capital	133.60	108.21	89	134.62	111.18	86	134.36	110.16	86	132.43	111.07	84	122.01	112.48	79
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.06	0.22	27		1.22			0.47		1.78	0.36	94	1.41	0.35	88
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82		3.80	1.22	90	3.48	1.22	90
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	67.63	111.20	31	30.55	154.20	14	98.35	136.59	26	33.52	177.68	4	30.91	162.34	4
Cash from ops + noncash items + op expense / Op expense + dividend	110.10	98.58	55	43.45	176.81	14	109.54	147.24	33	101.83	190.27	16	100.25	174.91	16
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-117.70	85.35	5	48.14	90.08	33	146.21	134.08	65	87.49	116.34	19	66.54	103.19	16
Pretax operating income + interest expense / Interest expense	40.04	1,142.88	25	17.83	2,355.68	11	48.75	2,016.32	5	-0.76	1,968.54	2	-42	2,898.75	5
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	40.04	1,357.31	22	17.83	1,688.78	12	48.75	1,539.23	4	-0.76	1,632.83	1	-39.68	1,369.37	2
Dividends + interest from subsidiaries / Interest expense + dividends	80.33	117.86	37	30.41	186.57	15	58.83	150.43	14	23.34	210.80	3	17.17	188.90	4
Fees + other income from subsidiaries / Salary + other expenses	22.02	13.36	76	16.81	14.22	70	20.98	13.95	72	34.36	16.52	75	29.23	16.08	72
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11		64.60	33.93	86
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.01	3.97	79	7.30	2.60	82	10.86	3.85	84	4.71	2.64	70	8.41	2.61	82
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	38.52	1.80	97	37.43	3.20	94	38.74	2.66	94	38.67	5.62	91	38.14	5.50	90
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.20	0.07	89	0.20	0.08	87	0.19	0.08	88	0.20	0.19	84	0.15	0.21	84

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		74.87			61.08		156.06	81.10	88		57.84				57.26	
Dividends declared / Net income	0	23.13	6		81.32		42.29			53.11	33.08	84	59.51	27.33	93	
Net income – dividends / Average equity.....	13.86	9.52	79	-4.36	0.55	14	-4.40	4.14	6	1.43	6.46	7	1.19	7.33	5	
Percent of Dividends Paid																
Dividends from bank subsidiaries		101.14		0	182.33	14	0	132.17	7	0	178.13	9	0	157.73	9	
Dividends from nonbank subsidiaries		3.28		0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23	
Dividends from subsidiary holding companies.....		4.75		0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42	
Dividends from all subsidiaries		128.99		0	229.19	4	0	174.85	2	0	260.40	2	0	215.26	2	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	0	30.63	14		123.04			60.28		0	66.55	4	0	60.71	4	
Interest income from bank subsidiaries.....	0.34	0.12	83		0.70			0.36		1.01	0.54	77	1.19	0.52	79	
Management and service fees from bank subsidiaries	4.33	1.08	85		2.97			1.47		7.27	1.55	84	11.79	1.88	89	
Other income from bank subsidiaries.....	0	0	47		0			0		0	0	46	0	0	47	
Operating income from bank subsidiaries	4.67	33.49	25		148.03			62.88		8.28	69.36	10	12.98	63.43	10	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	0	47.24	21		39.62		0	56.39	15	0	82.95	12	0	51.40	17	
Interest income from nonbank subsidiaries.....	11.58	2.80	87		14.44		82.27	7.38	91	25.34	20.25	77	20.47	18.56	75	
Management and service fees from nonbank subsidiaries	0.95	0.53	83		1.68		6.61	0.86	88	3.10	1.92	85	0.02	2.96	76	
Other income from nonbank subsidiaries.....	0	0.09	45		0.19		0	0.16	46	6.67	1.06	90	7.53	0.15	95	
Operating income from nonbank subsidiaries	12.53	69.48	45		76.32		88.88	79.84	55	35.11	150.41	24	28.03	99.33	33	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		28.44		0	119.72	26	0	43.51	16	0	61.23	17	0	48.56	15	
Interest income from subsidiary holding companies		6.44		0	12.80	28	0	8.40	23	0	6.54	25	0	3.95	26	
Management and service fees from subsidiary holding companies.....		0.37		0	1	44	0	0.44	45	0	0.36	46	0	0.43	46	
Other income from subsidiary holding companies.....		-1.46		0	1.63	44	0	0.01	45	0	0.29	44	0	0.01	48	
Operating income from subsidiary holding companies.....		34.47		0	135.14	13	0	55.20	11	0	76.49	9	0	61.19	9	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	0	69.76	8	0	67.32	10	0	65.18	11	
Interest income from bank subsidiaries.....	0.54	0.72	79	1.17	2.52	74	0.53	0.63	72	1.46	0.80	79	2.60	0.92	81	
Management and service fees from bank subsidiaries	6.96	4.11	82	5.96	1.69	86	6.95	1.87	84	10.47	1.81	88	25.74	2.01	94	
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	7.50	71.70	19	7.13	76.26	15	7.48	82.20	12	11.93	78.80	18	28.33	74.20	23	
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23	
Interest income from nonbank subsidiaries.....	78.10	0.82	98	84.48	1.82	96	66.09	0.73	98	62.81	1.19	97	51.17	2.32	94	
Management and service fees from nonbank subsidiaries	6.43	0.05	97	7.32	0.08	96	5.31	0.02	96	7.67	0.06	96	0.05	0.03	87	
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	16.54	0.04	96	18.82	0.02	97	
Operating income from nonbank subsidiaries	84.53	10.59	94	91.80	9.13	90	71.40	4.70	96	87.02	7.29	95	70.04	7.64	94	
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42	
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39	
Loans and advances from subsidiaries / Short term debt.....	12.63	142.34	24	140.48	447.79	68	24.49	135.13	38	13.38	83.37	40	15.47	87.87	43	
Loans and advances from subsidiaries / Total debt	1.44	29.59	28	1.59	30.31	26	1.42	27.08	27	1.50	28.33	29	1.74	26.53	29	